THIS IS COLONEL STUART

A Gentleman from Texas

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Robert Terry Stuart.

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By Henry G. Bennett

January 24 1945

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I

The Boy In North Texas

Oh, bury me not
On the lone prairie,
Where the coyote howls
And the owl goes free . . .

I

The Boy In North Texas

TEXIAN cowboys were humming a favorite old ballad in the hazy smoke of a Mesquite fire. They wound it up in typical mournful cadence, lu-lu, lulu, doo doo-doodle dee doo. It was a frosty night and their song drifted down the draw and vanished in the vast welkin of frigid stars.

They heard their own macabre notes die away and the eerie echo of a coyote answered back — but that was not what they were waiting for. Up from the corral there was a little plank house — and a dim lamp light glowed in a window.

They had watched that window for two nights but what they wanted to see — was the razor edge of a light flash from the door and to hear an excited Scotch voice wreck the calm night air . . . they waited and it happened.

It was the Texas of 1880 near Lawrence in Kaufman county. Cattle barons, enraged at the encroachment of sheep ranchers and farming nesters upon their former pastures, were in the midst of the fence cutting war. It was just four years after Texas got its new constitution. An Alabaman, Oran M. Roberts, was governor. It was the year before the capitol at Austin burned.

When that bright swatch of light opened up on the boys down by the corral the figure in the doorway opened his lungs and gave

. . . and he had a right to. He was Champ Terry Stuart and his first son, Robert Terry Stuart, had been born. To be exact, and the canny Scotsman was exacting, the date was January 24.

When the wail of that youngster blared out down Lawrence gulch — it was a blare that never died down — and it's still going. He was among the last of the old time Texians to be born — because successive moderns quit being Texians and became Texans. Years later Bob Stuart dropped the "i" but not the ways of the Longhorn state into which he was born. It was a big state and he was destined to do things in a big way.

And on top of that he had an illustrious heritage — but Texians didn't bother much about heritage . . . they were lousy with heritage even from the days of noble Spanish dons. Young Bob Stuart, however, was tied up more tightly with current history.

His father and mother had both been Texians. Grandfather Stuart, tired of bonnie waes of Scotland took a Mayflower himself

for the new country. And he found Texas while that amazing region was still a republic in the early 1800's. His son Champ Stuart didn't know anything else but the Lone Star state — and it just naturally followed that he would be a cattle rancher. And so he was — one of the old timers who knew the trails and the by-ways of the Texas plains — who had heard first hand the stories of Goliad, San Jacinto and the Alamo . . . a guy who had a way with a lasso and a dogie.

Young Bob's maternal grand father R. T. Raines had come west from Georgia in a covered wagon, hit the little Red River ferry at Fulton, Arkansas and passed through the gateway to the Promised Land. His mother was Betty Raines and her great grand mother was a sister of Stonewall Jackson.

But young Bob was a Texian sure as you're born — full of it and proud of it, tough as a cactus ear — yippee ye, yippie yi, yippie yo — and born to ranching, culture and a background. His ancestors had insides of rawhide and he had the same. His ancestors had

Bob Stuart was born to the saddle. The years have not changed his love for it.

"git up" too as one of his cow puncher friends said of him when he was a lad — and Bob had it too. The whole chronology of his life has borne that out.

He fitted into the north Texas scene like the horns of a steer nestled to its brow. When he was four years old he moved with his parents — a long move in those days — all the way from Kaufman county to Decatur up there in Wise county northwest of Fort Worth. The Stuarts didn't know that you could go far enough north, east, south or west to get out of Texas. Nobody they knew ever had.

Distances were great — so great that there used to be a saying about west Texas that one could see farther there and see less than anywhere else in the union . . . and some of the round-up boys stressed their provincialism in their mournsome refrains —

Fort Worth is a cow town
But Dallas is away, away.

Cattle was still king up along Denton Creek

and the Stuarts were little folks pushing a big herd.

This was the Texas of young Bob Stuart's "growing up" days in the 1880's.

He was just as indigenous to the locale as the arroyos that led to the clump of cattle knotted at waterholes beyond the feathery mesquite in north Texas. Perhaps he learned to love it all the more because his father was in the cow business. Born to the saddle — he still rides in it, figuratively and literally. He didn't say "die" in those days, he said "damn." Years later as an epochal figure in two pioneering states this became still more characteristic of him — a dynamic figure who wouldn't say "die" but who could say "damn" and then get the job done.

Those long rides across the open acres along Denton Creek in Wise County still haunt his earliest recollections. The eldest of two brothers and two sisters, he grew up in a household where the father had a strong right arm, a strong backbone and expected no less of his sons. Bob caught the drift. He was as

"tough" a little ranch hombre as you could find. He didn't find a filly he couldn't bridle, he didn't know a bronc he wouldn't tackle. He's 65 today and it's still the same.

Corrals and cow punchers, the saddle and miles of galloping over endless trails were second nature to him as a lad. He learned the songs of the cow hands and bonged off a stanza of native legends like the best lanky leather pushers of the range.

He sings them today with as much gusto as he ever did — and they get in your blood, maybe in your hair — but they stick in your mind. . . .

Oh, the prairie dogs are screaming
And the birds begin to sing,
See the heel fly chase the heifer, boys
'Tis the first-class sign of spring.

To the dickens with your city,
Where they herd the brainless brats,
On a range so badly crowded
Ain't room to cuss a cat!

The Gods smiled with favor on this son of

the vast Texas spaces and he smiled right back on them. How right they were when they lent him their gifts!

When they wrote out his ticket — it was the saga of a man, not any man or just any career, but a dynamic man and a modern dynasty.

He rode like a devil all over Denton Creek and he spurred his pony down Brazos trails. He went to the schools that the rugged life of north Texas afforded. Perhaps his real interest in the pursuit of learning was stimulated by his mother — who knew that Texas was big — but that if a person rode a cow pony far enough he could get out of Texas or if he rode it long enough he'd never give a rap about leaving it.

Young Bob came up from a land of the derndest porch sittin' and palm leaf fannin' folks you ever saw. But it wasn't in the cards for him to sit on porches and chew cane and he didn't have time to just fan. He rather chase a yearling, kill a rattle snake or ride down there in the "bumble bee" cotton where

He hunted mountain cats back on Denton Creek, a sport that has never failed to delight him.

it grew so low to the ground that the master bees could lie on their velvet backs between the rows and kick the locks out of the cotton bolls.

His father found him plenty to do to keep him out of mischief, something of an undertaking in the case of young Bob Stuart — a handsome, lean, well built, blue-eyed black-haired cow hand who was as active as the mountain cats he delighted in hunting.

Yep, he patched his harness and his life with rawhide — and laughed gustily in disagreement with General Sherman who had been quoted to him as saying, "that if he owned Texas and hell — he'd rent out Texas and live in hell." What a mixup for history if Sam Houston had gone to Georgia and Sherman come to Texas, he smirked.

Dickens, Sir Walter Scott, Shakespeare and the family Bible were staple commodities of the Stuart household. As a stripling Stuart loved reading — not quite as much as ranching but he had a queer quirk for books, as even some of his dour-faced riding pals

noticed. Sometimes he rode with a favorite volume in his saddle bag, the link between reality and the Sesames that lay out there for him some where in the future.

When he was 17 the legends of Carlotta and Maximillian below the border in old Mexico were hardly cold. As the eldest member of the family, his education became a matter of family conference. He was already a super-charged young individual — not unlike nor exactly like the gang he rode with.

Things were doing down in the Lone Star state in 1897. The University of Texas had been established, so had the railroad commission. The Spanish-American war was just a year away. C. A. Culbertson was governor and Bob had just heard something about state politics that sifted into the woof and warp of the state. "Why being a governor of Texas was like being the king of a country!" he overheard somebody say.

But as to governors he didn't know much about them then, he'd rather chase jack rab-

bits. But destiny dealt a new hand there, a hand that made him their intimates in later years, Bailey, Neff, the Fergusons, Moody, O'Daniel and Stevenson . . . not to mention the pageant of colorful current Texans who have made the Lone Star state an empire of versatile industrial and agricultural production.

That bronc-busting Stuart boy from Decatur has kept the family name flying higher than a cowboy's Stetson at rodeo season. Funny thing too, it didn't seem important the way he got on with folks in the nineties. He liked people same as he did horses and sometimes for the same reasons and he gathered a pretty fair knowledge of how to judge both.

Horse sense and good fortune have been connecting links in the life of Bob Stuart. These cloaked him well in those early days — and the mantle fitted just as well in later years when his closest friends called him Colonel — and appraised his amazing chronicle of achievements in the modern dynasty of which he became master.

He learned early a fundamental theorum in geometry, "that the shortest path between two given objects is a straight line." He learned to work fast and with precision when he tied up a rambunctious young steer. He likewise learned not to do an hour hence what could be done this moment! At 17 he had this nucleus. As Colonel Stuart he became a grandee at stalking his game, taking aim and hitting the mark. He shot straight from the shoulder then, he does the same today.

Horizons melt before this gentleman from Texas — who could see as far as an Indian scout toward the Pecos — an ability that, figuratively, he transposed into business life that made him famous. His todays always have been crowded with charted courses of tomorrow. Master of the short cut in the spoken word, his logic doesn't deal in terms of "let's try it," but in that perfect tense of "we did it."

His folks told him in that "college conference" that, education was something nobody could take from him. They added that it might

Champ Terry Stuart, father of Colonel Stuart, and Pat Neff
at Stuart place.

be a good thing to get into something besides those brown cow country breeches best described by George Sessions Perry who says, "to button a pair of Texas cow puncher's pants is the finger-bustingest job I know."

A rancher could ride a pony for life in Texas if he chose — but he'd have to ride a long way in one direction if he wanted to get anywhere. And with that in mind the Stuart scene changed to Chico — Chico and college.

When the way was clear for his enrollment in M. & F. Institute there — Denton Creek and its cow waddies faded behind forever, but it remains a portrait in his mind as rich as any canvas ever turned out by Frederic Remington and held in the finest gilt frame a memory can afford.

II

Getting On In Business

II

Getting On In Business

WAY down in South Texas close to the El Frio river and Blue Mountain, at Uvalde, there was a young fellow 11 years his senior as Bob Stuart began his college career. That young fellow was making his way in politics — laying the foundation for a national career. His name was John

Nance Garner — who in later years became one of Stuart's warmest friends.

In a way they were cut off the same piece of cloth and when they met a bond of fellowship developed that has never been broken.

Bob Stuart took college in his stride just as he had followed the wagon trails to Paradise, Bridgeport and Denton. There were family reverses but obstacles meant nothing to a lad whose granddad was one of the knobbiest Scotchmen who had ever hit the Sam Houston country.

Pioneers have a way of managing and the Stuarts knew how. Obstructions failed to stop the seeding young student then — and thus it has always remained. He was a disciple of the old truism, "where there's a will, there's a way." He has the will — and he has the way, a one line summary of Colonel Stuart today.

He pitched into college fundamentals like a cow puncher at round-up time. He heard about geometry, history, physics, science and literature. He discovered Browning, Tenny-

son, Longfellow and the historians. He found all these and more — and salted them away in his memory.

It didn't seem that there could be any lines in the world other than the legends of Sam Bass, Billy the Kid, Bill Venero, Cowboy Jack and a string of others he had heard up and down north Texas. But there were and he was out to lasso all "the larnin" before him.

To say it stuck — is putting it mildly. Out of the crannies of his mind today come the most amazing stretches of verse and quotations and at the most opportune times for his specific illustrations. His versatile knowledge of the poets and his use of their philosophies on long rides across the country or in the saddle over the prairie have become legend. He can knock off square dance tunes of the cow country that make do-si-doing a living art.

He read avidly — as a college student and that seemed a little out of the way for a Texas plainsman whose 'raisin' didn't call for anything but ranching. Only somewhere back in Stuart's mind there was a calling for every-

thing and a man had to be prepared to hew to the line.

And so his college work went on. When tuition sources wore a little thin he stepped out and cut cordwood. He had read the same of Abraham Lincoln. He swung an ax with the same ease he handled a rope. Cordwood was a cinch!

He went to the Institute in the mornings and hit the woodpile late in the afternoon. The years of 1897 and 1898 passed. They weren't exactly "duck soup" but they were better than "middlin." You couldn't call him a Horatio Alger either — he wasn't the type because while he had a deep feeling for his fellowmen he carried with that a keen-edged temper and a sustaining temperament that dug snags out of his path with the same ferocity that he branded the hind shank of a steer.

When he was 19 Stuart entered the Sam Houston Normal school at Huntsville. In a few years he had covered more Texas ground than in all the rest of his life put together.

Huntsville — way down the line toward Houston and Beaumont, opened up a new world for the eldest son of the Stuart clan of north Texas.

It marked the end to the early phase of his life, those happy-go-lucky days of riding the range back there in the draws down Denton Creek. He entered the Sam Houston Normal on a scholarship. He had already folded away a first grade teaching certificate following a county examination at Decatur.

An educated Stuart, up from Kaufman county, was on his way. He still needed money — education wasn't like ranching. You didn't wait until round-up time to count the simoleons on the hoof . . . tuition had to be laid on the barrel head.

Stonewall Jackson's great, great grandson tapped every resource he could find. He worked at any job that had a stipend in it. He got along — he made that his habit.

But back about the time that Teddy Roosevelt was training his Rough Riders in San Antonio there came a turning point in Bob

Stuart's career. Doubtless today he could have been the guiding light of a University or a College but for circumstances. So great have been Stuart's capacities for planning and achieving that no field of endeavor seems beyond him. He was a dynamic personality back there as a youth just before the turn of the century. He learned that Texas farms in 1898 were worth nearly four times as much as in 1880 and that manufactures in 1899 totalled some $90,000,000. Anyway Stuart heard about millions and it never left his mind that Texas had new fields to conquer . . . a thought that had its ultimate inning.

Advanced education at Huntsville was a world he had heard about at home but he never dreamed what it could be like in reality. To keep on attending college he knew he had to hustle — and he hustled.

But like those big blows that hit up Decatur way — he got a punch below the belt he didn't calculate on. While an undergraduate student he contracted malaria. Thus are destinies decided — and thus his first turning point.

His illness forced his withdrawal from school but it did not retard his progressive activities.

Bob Stuart had made some lasting friends there at Huntsville and he was beginning to see just how big the world was that lay before him.

Malaria didn't spell defeat to him — it merely made him more resourceful . . . and resourcefulness was one of his earliest talents. It ultimately became his second nature. He transferred his interests to outdoor occupations He sandwiched in a little teaching on the side at Bell's school house in Willbarger county. Between terms he took a flier at selling insurance. It was kind of new fangled and it had a sort of challenging fascination. People were signing on the dotted line to die decently. A line of Stevenson hit him. . . .

The world is so full of a number of things
I'm sure we should all be happy as kings!

It kept getting fuller for him and his contracts kept stretching out. He knew an at-

torney and he wanted to study law. He spent his spare evenings pouring over torts in the offices of Berry and Hall at Vernon.

But the life saving occupation for him at that time out of doors was the rock business. It was a windfall that fell across his path at a crucial moment. When he wangled a contract for hauling stone he had his first taste of what it was like to be in business for himself. He liked the taste, a fondness that has never waned.

The offer was $40 a month and 25 cents a yard for all the rock he could haul. He looked the deal over but it required a little starting money, a little more than he had in hand. Young Bob Stuart had a way of getting things he wanted — and his present problem was one in simple arithmetic. All he needed was to find somebody to lend him the dinero. And he found him.

He borrowed a few hundred dollars, bought several teams, hired his workmen and cooked for the crew! He had barbecued many a beef back home — and cooking with him was

THE BEST "ROCK HAULING TEAM" IN TEXAS. THEY HELPED HIM OUT OF A SPOT.

a hobby. He fed his bunch like a French chef and his boys hauled rock "to who laid the chunk." The impossible was the possible with the young Texan then — and thus it has ever been for this gentleman from the Lone Star State.

He made a killing out of that rock hauling deal — and worked like tarnation. When he paid off his men, paid back his loan and wrote off all his other debts he banked $10,000. Scarcely 20 — with a young fortune, he was neither student nor teacher, lawyer nor millionaire — but as a shrewd young business man he was a go-getter and some Texas bigwigs were hearing about him.

That $10,000 cured his malaria and pronto!

He won something besides money out of the rock deal. He won co-operation and good will from his crew and he learned a thing he had always known, in a nebulous way, that fellowship is the essence of life.

Stuart didn't have to ask anybody for fare back home thereafter — not from that day

until this.

They didn't call him "Young Bob," either from then on out. He was a man . . . just Stuart or the full name his mother gave him.

The turn of the century passed and he took a flier back to his old haunts, down the cow trails humming an old familiar ballad:—

I'm riding tonight roun' the damn bed ground
Ridin' on a sore backed hoss;
And I don't care a cuss what happens to the cows
For I'm gittin' forty dollars and found.

Bob Stuart was thinking of that $40 a month he wrapped up in that rock hauling deal — and not least about what he had banked. He had a lot of living to do!

Five dramatic years slipped by. It was 1905. Blowing into prominence with a mammoth oil gusher Beaumont was clamoring for deep water. The six shooter was rapidly giving way to the plow. King ranch and the Rio Grande region were major elements in state talk. S. W. T. Lanham was governor.

But Bob Stuart still patched his harness and life with rawhide — he was a Decatur dandy but for a day.

Texas was large, that Stuart knew, but the world was bigger and he chose to ride its range. Men and their direction intrigued him that he knew too, from the rock hauling business. He concentrated on their study, and earnestly, a beginning that has had no ending. The human mechanism was the greatest and grandest discovery he ever made. Like Will Rogers he didn't find a man he couldn't like — when he found a snake he handled the situation with his boot heel just like he would have done back in Kaufman county.

In 1904 he had joined the Pacific Mutual Insurance company. One year later he was employed by the Equitable Life and he proved one of their foremost salesmen, not only in Texas, but in the world. In a world-wide contest the Equitable Life offered a prize for the salesman securing the greatest amount of business during a three month's period. Stuart, as one of their most promising young

men, got set and let go. He wound up by nabbing that company's record after selling $2,000,000 worth of insurance and his profits netted him $25,000. More malaria cure!

It was more than evident then that he was to occupy a leading place in the business world.

When Equitable Life moved its holdings from Texas — Stuart dropped back with the Pacific Mutual and he wrote a million dollars worth of insurance for them a year. He didn't find a man he couldn't like — and scarcely any he couldn't sell.

With the right to sell what men want — there is no statute of limitations. It was a reigning thought with him then and it holds sway in the mind of Colonel Stuart today as forcefully as it did the day it came to him.

He pried into organization and its procedure, more and more he weighed and understood men, he became an analyst deluxe in salesmanship. New fields to conquer, like the air were everywhere, and he was finding them.

There is a rich fundamental element of liking people about this Texan that has paid dividends. It is the peg on which his whole life has been fastened.

What a man wishes he can have,
What a man dreams he can be!

He had his wishes and he had his dreams — but in 1907 he had a friend too. They had something up their sleeves and they had to get it out of their systems. It was a barnstorming trip in a buckboard buggy to North Dakota. And they took it — "It was a gosh-derned wonderful one hoss shay turned loose in the bedlam of pioneer trails.

They sold a cold drink concoction en route, peddlers par-excellent! It was a super-soda pop. "Yes, step right up ladies and gentlemen — but make way for the little children! It's dee-licious, it's palate pleasing and all for just a nickel!"

Medicine men extraordinaire, among bustles and handlebar mustaches, they took a pleasure jaunt to the land of Wild Bill Hickok

and Calamity Jane. They enjoyed enough hair-raising escapades, in peg pants, to kill two ordinary people. But it was Stuart's swan song to larking — because he returned to Texas that same year and organized his own business.

And business from that day until this has become his hobby, his ruling pleasure. Texas financiers were putting the big pot in the little one when he got back to Fort Worth.

He picked up a book on the life of Henry Baldwin Hyde, the man who organized the Equitable Life Insurance company, shortly after returning from the Black Hills and he read it. It crystallized something that had been throbbing in his mind for a long time . . . that he too, could be president of a life insurance company!

At the age of 28 he became president of his own concern, the American Home Life Insurance company at Fort Worth. Then started the dynasty that is Stuart.

He worked like — his word description is not poetic but quite convincing. Organiza-

He cracked his whip then — and the herd moved on. It is the same today.

tion became a ruling passion with him, men crowded the province of his new venture, contacts, people, names that have made current Texas history became his friends and acquaintances.

But the Home Life of Fort Worth was a stepping stone, not an unanchored stone, but the real beginning of Stuart's stature as a business man. He sold the company within a few years and moved to Dallas where he organized the Bankers Trust Company.

Calling Robert Terry Stuart a successful insurance man didn't truly tell his story even then. He became equally as proficient in banking and land development. The Rio Grande Valley and its dazzling future captured his fancy and his heart. It has never turned loose.

New names in Texas were being caught up in a brilliant kaleidoscope of state development, Waggoner, Crozier, King, Jones, Miller and they were currently stealing the thunder of Crockett, Long, Austin, Bowie, Fannin and others.

When Stuart first saw The Valley in 1912, he sold out lock, stock and barrel to its future. He has been a part of its destiny. He told his associates that "it is the apple of my Texas eye." Some saw what he meant, others only vaguely. But he started buying land. The story of Zachary Taylor inspired him with the idea of the possibilities of lands that fringed the Rio Grande.

Wedged in this period of his life came a vitalized orientation of the most sacred values in the world, those of humanity and mankind. It was an era of widening horizons. He appraised and was appraised. He was a positive personality — developing characteristics for a possessive regime that would make that first $10,000 he banked look like ten cents.

The period between 1912 and 1916 summed up in one word for Stuart was one of "swish." He never rode a cow pony faster or more furiously back on the ranch than he rode down the business trails of Texas. He jabbed his spurs into every opportunity that came his way. And Stuart had a way of using

COLONEL STUART GIVING OKLAHOMA CITY THE "ONCE OVER" IN 1916.

spurs, those long sharp spikes that move heaven and earth.

He cracked his whip and the herd moved on.

It remained, however, for 1916 to see his ambitions fully realized. That year he bought the Mid-Continent Life Insurance company of Muskogee and became its president. He had sold his Dallas holdings to the banking house of Slaughter.

Texas, born and bred, shrewd executive, sharp as a razor edge in business, he understood what the combination of dollars and men could do under the right kind of administration. Stuart had met his masters — yet he had won — and he was ready to move on.

Somewhere in his mind the fragment of an old cowboy folksong threaded his memory — and mentally he hummed away:

I'm going to leave old Texas now
For they've got no use for the Longhorn cow;
They've plowed and fenced my cattle range
And the people there are all so strange.
Whoo-a whoo-a . . .

Unlimited horizons had always been his motto—he was just living up to form when he came to Oklahoma in 1916 and the little ranchero of Denton Creek became "The Tale of Two States," and later became a legend in the southwest. He chose to make of his world a kingdom steeped deep in the values of humanity, rich in the craft of service and brilliantly complete in the realm of creative uses — something of a monarch of all he surveyed like his friends and ranching barons the Kings way down south in Texas.

That same year Pancho Villa was raising hell on the border and Gen. John J. Pershing was sent post haste to settle an international incident.

III

Oklahoma And The Mid-Continent

III

Oklahoma And The Mid-Continent

BOB STUART hit Oklahoma in 1916 with a bang! He was 36.

Tolerant of achievement — that "git up" his old riding friend had spoken of 25 years ago had been forged into a driving executive ability that was intolerant of dead ends.

Some years before he had attended a cattleman's convention in up and coming Oklahoma. He liked the state, the attitude, and the energy of the people. He saw potentialities hundreds of miles away — an ability that ultimately stretched to thousands.

He fitted Oklahoma like a glove. Robert L. Williams was governor of the state when he arrived. It was just one year before America's entry into the first world war. Oklahoma was teeming politically, agriculturally — in oil and in the throes of business and industrial pains.

Stuart landed right in the middle of it — he has been in the middle of it and a part of it ever since.

Muskogee was a rich clearing house for many of Oklahoma's teen age developments — but it was not destined as the permanent home of the Mid-Continent Life Insurance company. Stuart met politicians and business men; he became an Oklahombre, blustery sometimes but a functional citizen.

He heard of Bill Murray, Lee Cruce, Patrick S. Nagle, Charles N. Haskell, Thomas P.

This is the Mid-Continent Life Insurance Company.

Gore. He met them and a host of others — He was a Texan who had come to Oklahoma to become an Oklahoman.

Its legislators and lawmakers interested him, its highways and road builders — all of its men who were making current history. He moved the Mid-Continent to Oklahoma City — because the capital city was the heart of his new adventure. With the expansion of his firm came the fulfillment of his imaginations as a boy on the plains of Texas, over the wood and rock pile. In the Mid-Continent Insurance company resided the zenith of his ambitions — no less ardent then than today. It was built on the economy of a $5 bill his father gave him to buy his winter rigging back in Texas, on a $10,000 rock deal and the $25,000 he earned as a super-salesman.

In that company Col. Stuart has linked the names of two of the greatest states in the union, Oklahoma and Texas. That company's breadth has spread beyond his fondest hopes. He developed a master service to mankind, a protective edifice to their living and dying

security. He became an outstanding exponent of "getting the job done."

His friends hit the low and high roads of every day existence. He met the governors and the men in the cotton rows. He liked them all with the same intensity. Mid-Continent grew because there was dynamite at its base. Stuart was the fuse that sparked its life.

He kicked the stuffins out of the seat of can'ts! He became a doer! His feats of success were unbelievable in war times, but Colonel Stuart is a master of unbelievables!

On April 1st, 1926, he started construction of the magnificent new $500,000 home of Mid-Continent Insurance company at Fourteenth Street and Classen Boulevard.

His monumental enterprise in Oklahoma City became a bastion of security for thousands . . . on a million dollar scale.

When the luxurious home for the new company was dedicated more than 600 friends of the company were Colonel Stuart's guests at the ceremonial dinner. Pat M. Neff, former Texas governor, was a special visitor.

But the Oklahomans seated at the banquet tables were highlight names on the roster of Soonerland's educational, political, business and industrial frontier.

Colonel Stuart was no longer a Texan or Oklahoman only. He became regional — and his influence stretched into a tempo of national importance.

His was not the saga of just any man or just any career but that of a dynamic man, a modern dynasty.

He rode his business desk like he rode the range — with spurs and a lariat in hand. His business expansion through the twenties and thirties was as phenomenal as his previous history — and if his wealth became enormous so were his ideas and his plans.

R. T. Stuart was as versatile as they came — he could get up on the spur of the moment and make a rattling good talk — he had a convincing way and a rich background on which to base his theories. He operated in business like his cronies did down in west Texas — who could see farther out their way

than in any other state in the union — and his business vision outstripped most of his associates.

He was a dead ringer for what was right. Oklahoma hasn't had any more volatile individual in its ranks of major business than Stonewall Jackson's current kinsman.

One day he sat in the court room while an attorney pleaded the case of a plaintiff against the Mid-Continent Insurance company. In his summarizing argument to the jury the attorney made the mistake of appraising Stuart's firm as "a fly-by-night insurance company." The Colonel squirmed a moment in his chair and then let her fly. He stopped the lawyer and turned to the judge and said: "Your Honor this attorney knows and you know that the remark he has just made is an unmitigated falsehood . . . (in his fury his language was less elegant) and the question I am asking the court is — will His Honor cleanse that falsehood from the record or must I cleanse the court of this lying attorney?" That was R. T. Stuart. It still is.

Colonel Stuart welcomes his old friend Pat Neff for a round of inspection of the new Mid-Continent Life Insurance building.

The judge instructed the attorney to withdraw his disparaging remark with the penalty that if he failed to do so he would throw the case out of court in favor of the defendant. It was withdrawn!

Colonel Stuart became as avidly devoted to Oklahoma developments as he had been in Texas. He kept both interests. He hadn't forgotten The Valley — and he extended his holdings. He shuttled between his two favorite states — a sort of unsung good-will ambassador. The twenties passed and shifted into the thirties.

He became a counterpart of Oklahoma City's civic future. He watched state agricultural developments. The new oil era fascinated him. He became a 32nd degree Mason, Knight Templar, a member of the Shrine, life member of the Elks and was presented an honorary membership in Rotary International.

He travelled, studied and read . . . and his penchant for studding incident with stanzas of verse became chronic. His temperament

is in a class to itself . . . sultry and explosive and concerned with everything from microbes to Arabian horses.

He likes big game hunts and gulf coast fishing and he handles a six shooter and rifle like Trader Horn — the real McCoy.

When Gov. J. B. A. Robertson made up his party to visit old Mexico on invitation of President Obregon in 1922 Colonel Stuart went along. That was right down his alley, it meant crossing Texas and skirting the edges of the Rio Grande Valley. It meant atmosphere — and he lends it as well as borrows it.

Yes, back to the Valley . . . he had been spooning and mooning over The Valley ever since 1912 but his development work there did not begin until 1916.

In Texas as in Oklahoma — what Colonel Stuart touched "turned to gold." Because of him, too, the stars shine brighter in the luxurious Rio Grande Valley and the irrigation projects in that garden land ripple a little more significantly because of him.

Stuart Place at Harlingen is his largest

development — a Texas Shangri-la that runs the full gamut of ranching and farming interests . . . livestock, citrus, fine horses and game refuges. This tract of land originally included 11,122 acres and is one of the finest show places in the entire region.

Stuart's home is one of the most exquisitely landscaped places in this section where flowers, shrubs and vines, graceful palms and beautiful citrus trees are seen in nearly every yard.

The place reflects the personality of the builder and was created from a wilderness of Mesquite and thickly tangled underbrush by his personal supervision. His rambling two-story residence stands like the solid structure upon which all of his enterprises have been founded.

Mr. Stuart is as much at home helping harvest pink grapefruit as he is at midwiving a fawn in a deer run in the wire corral back of his valley mansion. There never were any broncs in Texas too wild for him. He can't see that the years make any difference in the

attitude a man has about a horse.

When one of his men recently showed him a handsome fiery unbroken Palomino on his place he asked one of the boys to "put the leather to him." The Mexican struggled with the bits and the thoroughbred tossed his head and reared on his hind haunches.

Colonel Stuart snorted a little too, and did a little rearing of his own. He grabbed a tow-sack in one hand and the horse's head by the other. He struggled and he wrapped that sack around the forehead of the belligerent stud horse. He slung a bit in its mouth, tightened a saddle girth under its belly.

He mounted and yelled for the Mexicano to yank that tow-sack away. He mumbled under his breath, "now get going, you devil!"

And the Palomino got going. He pranced and he shied . . . and lunged a time or two around the paddock. Then he suddenly settled down to decent behavior. Colonel Stuart grinned and inwardly drew a sigh of relief and the old leather pusher from Denton Creek, who wasn't afraid of Old Nick himself, won

This is the Colonel's Lady.

another argument.

Not ten feet away, his favorite Arabian mount, white as Pegasus, stuck his neck out of a stall.

"Bring him out and saddle him up, boys — I came over a thousand miles for an hour's ride on that critter!" It took thirty minutes to unsaddle the Palomino.

And two days hence Colonel Stuart was back in Oklahoma doing the same thing at his big ranch out of Caddo — at Freeny Valley, one of the finest developments in the state.

For three generations that ranch at Caddo has been known as Freeny Valley — beautiful Freeny Valley and it is woven into the fabric of Oklahoma as deeply as the five civilized tribes.

With its rolling hillocks of blue stem grasses, amber ravines fringed with redbud and dogwood, its strolling herds of cattle it is a principality all of its own — a principality of tradition etched in the hearts of the Colonel, his lady and his 12-year-old son, Bobby Stuart.

In this blackland belt northeast of Caddo, Freeny Valley stretches across Bryan and into Choctaw county, stoicly rich in yesterday's legends and alive in the poetry of Colonel Stuart's touch today.

It is the birthplace of his wife, it is the heart beat of the Colonel and his son — a young buckayro who loves every inch of it from its lakes and streams to its endless fences and corrals.

Across its great silences Indians trailed long before Oklahoma became a thriving state.

When the land was jointly owned by the Choctaw tribe some years after the sorrowful "Trail of Tears" had been written, Robert Clay Freeny, grandfather of Mrs. Stuart, first laid eyes on this heaven haven. Unclaimed as it was then he was captivated and obsessed with its beauty.

It was grandfather Freeny who first made his claim with the Indian Council, made tribal arrangements for its possession. It was he who gave it a name.

Standing on a windswept promontory,

framed by blue skies, looking out over the black land knolls blending into the foothills of the Kiamichi mountains Grandfather Freeny picked his home and there he lived and there he died in Freeny Valley.

His son Judge Robert Clay Freeny was born here. The Judge's daughter, Ida Freeny Stuart was born here too and grew up with her brothers in Freeny Valley. And in this same period there was a young man down Texas way destined to see this same fertile region with a devotion that would equal the founding Freenys.

It was not until 1930, however, that Ida Freeny met Robert Terry Stuart — who had made the Mid-Continent Life Insurance Company of Oklahoma an epic in the business world. She, too, was a dynamic personality and her interests in his world captivated him. It was a destined mutual interest from the beginning — it has never ceased.

In 1931 Ida Freeny and Bob Stuart were married. Together they have shared the world that is Colonel Stuart's. Together, they re-

discovered Freeny Valley.

Mrs. Stuart's maternal great uncle was Governor Elisha Baxter of Arkansas. Proud of her mother's ancestry she is equally proud of her one-sixteenth Indian heritage.

She loved the Tuskahoma Academy for Girls where she attended school as a girl, the Kiamichis, Potato Hill Mountains and the historic and fabled Sugar Loaf Mesa that curled down the south edge of Freeny Valley. The Colonel had a valley — but Mrs. Stuart had one too — and it was down across the Buffalo trails of day before yesterday that she took him to the Valhalla of her family.

And standing on that same promontory, looking into the same silhouetted foothills of the Kiamichis — Colonel Stuart was carried away by an identical grandeur and inspiration that had caught the fancy of a tall Choctaw dreamer scarcely less than a century ago.

When final allotments of the land were made it was the wish of Mrs. Stuart's father that his only daughter should have the family homestead down in the lush blue stem grass-

Denton Creek and Freeny Valley join hands in young Bobby Stuart.

land, down in the heart of the Indian country.

Freeny Valley was a legacy, a legacy that warranted Colonel Stuart's best effort. History was repeating — because Freeny Valley won him completely with its magic.

Some day that valley should be a little empire for his son, he thought. Some day it should be a three-fold legacy. And so it is.

In 1933 the young master of Freeny Valley was born, young Bobby Stuart the second. From that date adjacent lands added their rolling acres to the Stuart ranch at Caddo. When Colonel Stuart looked down on Freeny Valley for the first time after its young master arrived his mind drifted back to Denton Creek. He stood meditating on a high hill, grinning to himself and his plans took shape. For here was to be a duplicate frontier of his own youth for his son. It was to be a replica, replete, of the cow country of Texas.

Today it is replete. It became a thousand cow ranch. Grazing across its grasslands and in its stables are Black McDonald, Palomino and Arabian horses. Down toward the black-

jacks are countless clumps of blooded beef.

The Stuarts built a 14 room log cabin and filled it with personal trophies. In that house Stuart's sisters, Mrs. Raymond Gee of Ft. Worth, Mrs. Woods Christian of Mission, Texas, and his brother, Ed, of Harlingen, gather. In that cabin Mrs. Stuart finds her heights of contentment with her own kinsmen because this is the dramatic dream of her grandfather ultimately come true.

And down across its deep cuts and draws rides another young Stuart, a chip off the old block, as indigenous to Oklahoma as his father was to Texas. For him all things lead to Freeny Valley, another Stuart with violet blue eyes, black hair and a heritage that won't quit. When he was barely old enough to sit on a horse, his father had him there. He has scarcely been off since — he'd rather be a cow man than anything on earth at this moment.

It wasn't strange, then, that Colonel Stuart should rush out of his pet garden land north of the border to his valley in Oklahoma. It

Colonel Stuart built a 14-room cabin in Freeny Valley.

was not strange that he should hasten to his family in Soonerland. Importantest things reside there for him now.

For Mrs. Stuart, her valley is the beginning and the ending. She has woven the threads of it into the life of her husband. In the pattern that is Stuart in Freeny Valley, they have found the common denominator of satisfying mutual values.

For it is here that three Stuarts ride the winds most often together, here that two of them see eye to eye before a huge fireplace where they welcome friends, reminisce and chart their plans for tomorrow, here in their Valley, where the dream of an Indian pioneer became a legacy.

Freeny Valley and the Rio Grande — are two remote heavens in the life of Colonel Stuart. In each he has achieved a little paradise on earth some twenty years apart.

This is Bobby Stuart, age 12.

IV

The Rio Grande Valley

IV

The Rio Grande Valley

BEFORE Bob Stuart ever came to Oklahoma he pictured the vast non-productive Rio Grande Valley as a finished irrigated kingdom, as an Eden of waterways and intra-coastal canals.

It was an obsession with him.

He was one of the first to foresee the developments that were certain to come and to

back his judgment with large investments of money. He has reaped the success which his foresight led him to expect back in 1912. Hundreds of his dollars melted into thousands and he, too, became a baron of Texas promotion.

A few acres started his holdings. They have spread until they include tracts near Brownsville, his home place at Harlingen, extensive acreage near Edinburg, Mercedes, Mission and elsewhere.

It was a gamble in the beginning . . . but in true Texian style he didn't think of costs. He was already dealing in expected results. Pioneering for a new Garden of Allah he waged an unending, unyielding struggle so typical of him. He was a master of unbelievables from the beginning — but the materialization of his Eden in the Rio Grande has completely absolved him as a mere wishful thinker.

When in 1916 he really hit the big trail south in earnest he pitched into his project with the same tumultuous energy that has always been at his command. He sent engin-

Stuart Place near Harlingen, Texas.

eers down into that tanglewood valley to report on possibilities of irrigation. Thoughts along that line were not too general then. He put giant modern machinery to work clearing out vast tracts of land.

He pored over soil and rainfall reports and his sustained enthusiasm infected some of his acquaintances — Texans, who too, had vision and who believed in the unbelievable.

By 1915 three major waterway projects in Texas were well in hand and they were the partial basis for his inspiration. In 1906 President Theodore Roosevelt signed the bill for completion of the Sabine-Neches canal; in 1915 the Houston ship channel was opened. In 1926 the ship channel at Corpus Christi was completed.

Consequent developments that thrilled Denton Creek's impresario of big business included the opening of the intra-coastal canal from the Sabine River to Galveston Bay in August of 1934, the opening of the port of Brownsville in 1936 and the completion of the Port Arthur-Orange bridge across the Neches

in April of 1938.

He buttonholed legislators and every influential friend he had back there just before the twenties in behalf of The Valley. He was champion of the "go south, young man," movement in Texas.

Waterways and highways, irrigation and navigation, prosperity and production, made up the double-edged propaganda machetes with which he cut out the jungle land down below King ranch — and by which he helped open a "Euphrates Basin" down Mexico way.

Stuart's greatest fancy for the Rio Grande Valley has been exceeded far beyond his expectations. But it is synonymous of him today when he says tersely, "the end is not yet." In his mind it can still be a super-paradise. Today — is not enough for Stuart, he must have futures.

He fancied valley fairs, valley visitors, a great valley population and prosperity beyond belief. That was in the early twenties. All those things have come to pass — and the Rio Grande became a productive Babylon.

Fishing is one of Colonel Stuart's hobbies.

The southwest waked up to its vast possibilities and The Valley opened a new world to thousands of disappointed transients. To its fertile area came the wealthy to retire. The Rio Grande Valley became one of America's richest and latest frontiers — a pageant of citrus flaming in the sun, a parade of cultivated land fed by harnessed water channels, a climate that restored broken health and a land of contented mananas. In that dramatic awakening — Colonel Stuart played a leading role and today he is one of that Edenland's stoutest proponents.

Stuart has seen The Valley not only produce but develop a showmanship that is secondary to no other region in the world.

The calendar of events in Texas bounty is a year round program but in this valley it is a special edition deluxe. It begins with the Citrus Fiesta in January at Mission and spreads to the amazing livestock and agriculture shows at El Paso and Fort Worth in February, embraces the Spinach Festival in March at Crystal City, the National Tomato Show at

Jacksonville, the Cotton Carnival in October at Robston and hits a grand climax in The Valley Mid-Winter Agriculture fair at Harlingen . . . of which Stuart was the first president.

Stuart considers The Valley as hardly secondary to the Mid-Continent Insurance Company — both are a business with him and business is his hobby. But The Valley, somehow, is his alter ego.

He has lived life in south Texas with the same abandon that he lived it as a young cow hand in Wise county. He takes in the Charro Days, Mexican border festival, at Brownsville like the native that he is; he has joined the Rattlesnake Derby at McCamey; followed the state championship trapshoot at Houston and exulted in the fishing rodeo at Galveston and in the tarpon round-up at Port Aransas.

There's a yacht of his own in the gulf that waits the skipper's command. It is for his friends too, likewise his sumptuous ranch in Oklahoma, Stuart Place in Harlingen and his other rustic lodges.

Stuart is not strictly a landlubber. He has extensive interests in ship building companies along the gulf coast.

It is not strange that The Valley nor that his entire chronology of endeavors have succeeded. He has hitched his wagons to stars — and sat in the driver's seat like a demon. He has achieved maximum results through maximum effort.

It is typical of him to see order when chaos reigns, it is typical of him to think in terms of successful completions when stalemates yawn. He tackles his projects like a cyclone and blows on through. His credo, in brief, is — what a man wills to do and will do — can be done. And he knows because he has done it.

The legends of some men are strictly legend but the Stuart legend is mostly Stuart.

Pasted away in one of his scrapbooks is this poem that gives a key to his philosophy.

"There is no chance, no destiny, no fate,
That can circumvent or hinder or control
The firm resolve of a determined soul.

Gifts count for little; will alone is great;
All things give way before it, soon or late.
What obstacles can stay the mighty force
Of the sea-seeking river in its course
Or cause the ascending orb of day to wait?
Each well-born soul must win what it de-
serves..
Let the fool prate of luck. The fortunate
Whose slightest action or inaction serves
The one great aim.
Even death stands still,
And waits an hour for such a will!"

Harvest time down in The Valley.

V

A Man of Vision

V

A Man Of Vision

IF THE versatile twenties and the stumbling thirties were brilliantly successful for Colonel Stuart — it is because he was a man of vision.

He is a two-state man who has hummed the ballads of cowboys around their open campfires, caught the tunes of his fellowmen around theirs and kept the common touch.

He has seemed ageless throughout his career. In 1920 he was 40, and seemed older — in 1940 he was 60 and seemed younger.

Colonel Stuart has put 29 of his best years in Oklahoma and he has made them count. For the Sooner state he envisioned a common wealth second to none in the southwest and he preached it from the beginning. He came to Oklahoma to stay — and he wanted to see it grow.

Agriculture, oil industry and other latent resources in Oklahoma have been hobby horses he has ridden with every administration since he came to the state. He talked them to Governors Robertson, Trapp, Holloway, Murray, Marland and he's harping on the same old peg to Governor Kerr.

When the dust bowl area in the panhandle rose up in a cloud of travelling soil and settled down into a desert of desolation in the mid-thirties he was among the first to preach irrigation. "Do something and do it now!" His motto rang in the ears of every legislator and law-maker in the state. They heard him in

Clearing out jungle-brush in The Valley. Just above the Rio Grande he has become a "middle man" for two countries.

Washington.

In his years of business experience he has reached into many fields and successfully. He has a magic way for getting things done . . . and the things he has touched have flourished.

His contacts have reached out into many fields and in the business world the name of R. T. Stuart has won a highly respected place. Besides being president of the Mid-Continent Life Insurance company and the R. T. Stuart and Company Investment Bankers — his activities have also included being director of the San Benito and Rio Grande Valley Railway of the Missouri Pacific system, director of Intra-Coastal Canal Association, director of Rivers and Harbors Congress, member of the Harlingen Chamber of Commerce and trustee for the Oklahoma City University.

In fact he was instrumental in having Colonel Charles A. Lindbergh turn the ground for a new building at O.C.U. on Sept. 28, 1927.

He has been a major factor in the good neighbor policy between the United States

and Mexico and his trips "down below" the Rio Grande have been countless. Stuart has been a friend of Mexico's presidents from Obregon to Camacho. His holdings in The Valley have made him an understanding middle man.

Whether he is worth five or ten million dollars isn't the point with Colonel Stuart. He has found it more important to release latent resources in the new fields he has found to conquer. In the craft of service he became supreme and he has not measured men by dollars — but dollars by men.

He has spurned the role as a czar of wealth and the tyranny that usually goes with it. "And tyranny," says Stuart, "is the lack of consideration by those who rule, of those priceless heritages of the masses and may be embodied in the official cast of a democracy as well as in the scepters of kings."

He has not confined his efforts within the folds of his own enterprises.

In an inspired address delivered before the Oklahoma state and Oklahoma City Cham-

The Colonel and one of his Black McDonalds.

bers of Commerce in October of 1933 he said, in part: "for the past twelve years, up until March 4, 1933, our national government has been run from Wall street, without consideration of state rights or almost any rights of the American public.

"The finances of the nation had been so centralized and the nation as a whole had gone on such a spending orgy, that when we woke up, the people of this country found bankruptcy staring them in the face. Half of all the bank deposits were held by one-half of one per cent of the banks. The banks held over one-fifth of the deposits in all the commercial banks in the United States. The nation had drifted so far towards centralization of government and finance — that if the program had been continued, apparently we should not have had any need for states any more."

And he said poignantly then and at many times thereafter that the primary basis of economic security in Oklahoma lies in our lands and our homes but that the greatest

wealth resides not in these but manpower. Stuart became a statewide champion for economic security of the individual citizen.

His friendships embrace college and university presidents. He admires and pushes the vast scientific and practical agricultural strides made in research at the A. and M. College, he likewise praises the specialized work done at the University of Oklahoma.

In January of 1935 while president of the Oklahoma State Chamber of Commerce he delivered an address at Wichita, Kansas, which he called "Building Kansas and the Southwest." He drove home this point: "Let no independent merchant think that he can with impunity fail to patronize home institutions while he builds his own business."

He is volcanic about many mal-adjusted current statutes, laws and regulations. There is no selfish motive behind this — but there are certain principles on which he stands firmly.

Again and again he has dwelt on tax problems — and as a shrewd analyst in the paths

he has trod he has tried with Herculean force to remove some of the major obstacles. Colonel Stuart could not stop clearing out highways down which men and business travel if he wished.

"Yes, Oklahoma is big but can be bigger," he tells business, industry and agriculturists.

Farming and ranching have been equally as vital with him in Oklahoma as they have always been in Texas. His todays are crowded with plans for tomorrows. As a man of vision in Oklahoma he has put millions of dollars and men to work.

Stuart is as familiar with every section of his adopted state as perhaps any other one personality — and knows as well as the specialists what these widely separated areas hold in the way of development for the future. His ranching acres at Caddo are slightly reminiscent of the Miller 101 empire. The Colonel rides a wide range — it's that touch of Texas that's in his soul.

"I'd rather roam these hills and dales
Like a wolf or kangaroo,

Than one hour for the government
Cries bold Jack Donahoe!

And when that cowboy ballad threads his mind down in the cotton counties, the wheat belt or the short grass country of Soonerland — he means it, means it of himself.

Sold on Oklahoma — that's Stuart and the Stuart dynasty. If he could persuade all Oklahomans to that point of view, that might be — journey's end.

His speeches have been eloquent and he has made countless ones to promote the enthusiasm that he holds within himself for state progress. His career in Oklahoma has been little short of T.N.T.

In one of his favorite reminders that Oklahoma must build furiously within its own boundaries Colonel Stuart has said repeatedly, "there's nothing the matter with Oklahoma except that entirely too many of us get up in the morning at the alarm of a Connecticut clock, button on a pair of Ohio suspenders to Chicago trousers, put on a pair of shoes made

He rides an Arabian charger as white as Pegasus.

in Boston, wash in a Pittsburgh basin, use Cincinnati soap and a cotton towel made in New Hampshire, sit down to a Grand Rapids table, eat pancakes made from Minneapolis flour and bacon fried on a St. Louis stove, buy fruit put up in California, put on a hat made in Philadelphia, hitch a Detroit tin mule to an Ohio plow and work like fury all day on an Oklahoma farm covered with a New England mortgage."

Let us dream Oklahoma, think, build and be Oklahoma! That is the Stuart message and mission — a Texan who caught the world by the tail across Red River and dragged it east from the shadows of Davy Crockett and plunked it right down in the middle of Captain Payne's Boomer, Soonerland.